

In re:
Norris Gene Wright
Sherry Lynn Wright
Debtors

Case No. 16-40199-jcw
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0419-4
Date Rcvd: Aug 25, 2021

User: AutoDkt
Form ID: 3180W

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db/db	+ Norris Gene Wright, Sherry Lynn Wright, 349 Withrow Road, Forest City, NC 28043-9692
tr	+ Steven G. Tate, 212 Cooper Street, Statesville, NC 28677-5856
5334413	Accounts Receivable Management, PO Box 129, Thorofare, NJ 08086-0129
5334416	Bob Shehan, 873 Bearwallow Mountain Rd, Hendersonville, NC 28792-2091
5343629	FORD MOTOR CREDIT COMPANY LLC, Smith Debnam Narron Drake Saintsing & #03, P.O. Box 26268, Raleigh, NC 27611-6268
5343628	Jerry T. Myers, FORD MOTOR CREDIT COMPANY LLC, Smith Debnam Narron Drake Saintsing & #03, P.O. Box 26268, Raleigh, NC 27611-6268
6120069	++ RUTHERFORD COUNTY REVENUE DEPARTMENT, ATTN BANKRUPTCY CLERK, 125 W 3RD ST, RUTHERFORDTON NC 28139-2425 address filed with court., Rutherford County Revenue Department, 125 W 3rd St, Rutherfordton, NC 28139
5334423	+ Rutherford County Tax Collector, PO Box 143, Rutherfordton, NC 28139-0143
5334426	Smith Debnam Narron Drake, Saintsing & Myers LLP, PO Box 26268, Raleigh, NC 27611-6268
5334429	+ Southside Motor Co. Inc., 171 S. Broadway Street, Forest City, NC 28043-3613
5334431	+ US Attorney's Office, 227 West Trade Street, Carillon Bldg., Suite 1700, Charlotte, NC 28202-1675
5334430	+ Universal Finance, 141 W. Main Street, Forest City, NC 28043-3035

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bknotices@snscc.com	Aug 25 2021 18:13:00	U.S. Bank Trust National Association as Trustee of, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
5334414	EDI: PHINAMERI.COM	Aug 25 2021 22:18:00	Americredit, PO Box 183593, Arlington, TX 76096-0000
5339592	+ EDI: PHINAMERI.COM	Aug 25 2021 22:18:00	AmeriCredit Financial Services, Inc. dba, P O Box 183853, Arlington, TX 76096-3853
5339095	+ EDI: PHINAMERI.COM	Aug 25 2021 22:18:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
5334415	+ Email/Text: bae_notices@ncwba.uscourts.gov	Aug 25 2021 18:13:00	Bankruptcy Administrator, 402 W. Trade Street, Room 200, Charlotte, NC 28202-1673
5334417	Email/Text: dawnetta@cottonstatebarns.com	Aug 25 2021 18:13:00	CTH Rentals LLC, Southern Lease Management, PO Box 215, Halls, TN 38040-0215
5334418	+ EDI: FORD.COM	Aug 25 2021 22:18:00	Ford Motor Credit, PO Box 152271, Irving, TX 75015-2271
5334419	+ EDI: PHINAMERI.COM	Aug 25 2021 22:18:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
5334685	+ EDI: IRS.COM	Aug 25 2021 22:18:00	Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317
5334420	+ EDI: NCDEPREV.COM	Aug 25 2021 22:18:00	North Carolina Department Of Revenue, PO Box

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5334686	EDI: NCDEPREV.COM	Aug 25 2021 22:18:00	25000, Raleigh, NC 27640-0100 North Carolina Department of Revenue, Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168
5338983	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 25 2021 18:22:49	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
5334422	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 25 2021 18:22:49	Regional Acceptance Corporation, PO Box 580075, Charlotte, NC 28258-0075
5334421	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 25 2021 18:22:49	Regional Acceptance Corporation, PO Box 6000, Winterville, NC 28590-6000
5364593	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Aug 25 2021 18:13:00	SFC Central Bankruptcy, P.O. Box 1893, Spartanburg, SC 29304-1893
5334428	Email/Text: bknotices@snsc.com	Aug 25 2021 18:13:00	SN Servicing Corporation, 323 5th St, Eureka, CA 95501-0305
5334427	+ Email/Text: bknotices@snsc.com	Aug 25 2021 18:13:00	SN Servicing, PO Box 35, Eureka, CA 95502-0035
5334424	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Aug 25 2021 18:13:00	Security Finance, 207 South Alabama Avenue, Chessnee, SC 29323-1503
5334425	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com	Aug 25 2021 18:13:00	Security Finance Corp. Of SC, 317 Limestone Street, Gaffney, SC 29340-3137
6153930	EDI: LCIFULLSRV	Aug 25 2021 22:18:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
5372565	+ Email/Text: bknotices@snsc.com	Aug 25 2021 18:13:00	U.S. Bank Trust NA, as Trustee, of the Igloo Series II Trust, C/O SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
5370258	+ Email/Text: bknotices@snsc.com	Aug 25 2021 18:13:00	U.S. Bank Trust National Association., as Trustee of the Igloo Series, C/o SN Servicing Corp, 323 5th St, Eureka, CA 95501-0305

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
5360690	*P++	RUTHERFORD COUNTY REVENUE DEPARTMENT, ATTN BANKRUPTCY CLERK, 125 W 3RD ST, RUTHERFORDTON NC 28139-2425, address filed with court:, Rutherford County Tax Office, PO Box 143, Rutherfordton, NC 28139
5389954	*	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
6153931	*	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
6153932	*	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
6153933	*	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
John W. Fletcher, III	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Igloo Series II Trust (HNFT) jgilleland@hnftlaw.com
Robert H. Lutz	on behalf of Debtor Norris Gene Wright banklutz@charlotte.twcbc.com
Robert H. Lutz	on behalf of Debtor Sherry Lynn Wright banklutz@charlotte.twcbc.com

TOTAL: 3

Information to identify the case:

Debtor 1	Norris Gene Wright	Social Security number or ITIN	xxx-xx-3799
	First Name Middle Name Last Name	EIN	--
Debtor 2	Sherry Lynn Wright	Social Security number or ITIN	xxx-xx-7629
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Western District of North Carolina			
Case number: 16-40199			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Norris Gene Wright

Sherry Lynn Wright
aka Sherry Black Wright

8/25/21

By the court: J. Craig Whitley
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.